

Certificate Number: 05781-NJ-DE-036858432

Bankruptcy Case Number: 18-30881



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on September 26, 2022, at 1:39 o'clock PM PDT, Dorothy Lodato completed a course on personal financial management given by telephone by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: September 26, 2022 By: /s/Allison M Geving

Name: Allison M Geving

Title: President